

INTRODUCTION

Root took a deep dive into our exclusive driving data to understand how focused drivers really are behind the wheel.

In our 2025 Focused Driving Report, we're sharing what we found and invite you to consider some practical ways that we can all help cut down on risky driving and make the roads a little safer for everyone. This report is based on data from 2024.







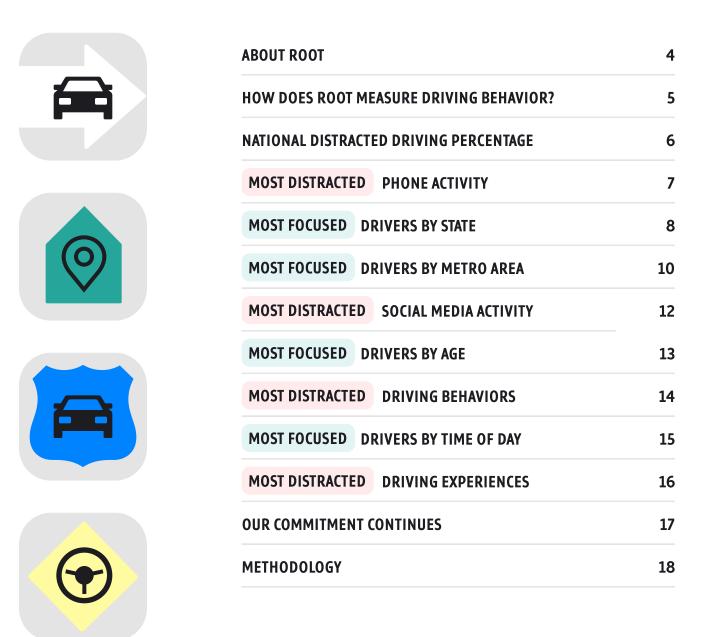
PRIVACY

Data privacy is extremely important to Root. All data are collected from drivers who enabled app permissions for Root to measure their driving. We're committed to protecting individual driver information and do not sell user driving data.

CONTENTS

 Texting while driving is as bad as drunk driving.

FEMALE • 65 • ARIZONA



ABOUT ROOT

Root is revolutionizing insurance through data science and technology to provide consumers a personalized, easy, and fair experience.

With Root, your actual driving behavior is the #1 factor in determining your price.



HOW IT WORKS

The Root app analyzes data from smartphones' sensors to measure day-to-day driving behaviors like smooth braking and turning, safe driving hours, overall route consistency, and focused driving. Users simply download the app, consent to data sharing, and grant permissions for their phone to collect data. They then drive how they normally would for a few weeks. If they're a good driver, they receive a personalized rate based primarily on their driving.

INSIGHTS ON DISTRACTED DRIVING

We surveyed drivers across the country to find out what causes them to take their eyes off the road, what they witness from other drivers, and what measures they take to minimize distractions. The following pages feature results from real-world data using Root's mobile technology and responses from our countrywide survey.

HOW DOES ROOT MEASURE DRIVING BEHAVIOR?

Using real-world data from mobile technology in the Root app, we're able to better identify and measure phone use behind the wheel. By using smartphone sensors such as gyroscopes and accelerometers, the Root app can detect movements or vibration patterns that suggest a driver is interacting with their phone while the car is moving. We measure this behavior as a **Distracted Driving Percentage (DD%).** This score reflects how often a driver is distracted by their phone while the car is in motion.

DD% DIST

DISTRACTED DRIVING PERCENTAGE

Distracted Driving Percentage (DD%) is calculated by measuring the number of distracted miles for every 100 miles driven. This percentage is calculated by dividing the distance driven while distracted by the total distance driven.

For example, if a driver interacts with their phone for 5 miles of a 100-mile trip, their DD% would be 5.00. A higher score means more distraction behind the wheel, while a lower score indicates a more focused driver.

This analysis is based on data obtained from drivers in 49 states (excluding California) and the District of Columbia who downloaded and drove with the Root app. This report includes data that does not reflect how Root prices an individual's auto insurance policy. All data was collected with the user's permission. Root is committed to protecting individual driver information and does not sell user driving data.

NATIONAL DISTRACTED DRIVING PERCENTAGE

In 2024, the average driver used their phone 10.89 miles out of every 100 miles driven.

On average, drivers nationwide are distracted by their phones roughly one mile for every ten miles they drive.

NATIONAL AVERAGE



 One moment is all it takes to get into an accident.
One distracted moment.

FEMALE • 47 • FLORIDA

TOTAL RECORDED DRIVING MILES

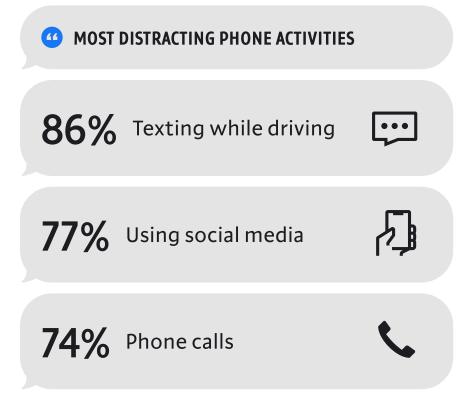
1,300,240,818

total distracted driving miles 141,628,299

MOST DISTRACTED PHONE ACTIVITY

50% of drivers consider checking their phone at a red light as distracted driving, yet more than half of drivers (52%) admit to doing it.





MOST FOCUSED DRIVERS BY STATE

Oregon drivers lead the nation in focused driving. They are distracted 7 miles fewer every 100 miles than drivers in **Louisiana**, the most distracted state.

MOST FOCUSED	DISTRACTED DRIVING PERCENTAGE
OREGON	8.46
WASHINGTON	10.04
WEST VIRGINIA	10.24
UTAH	10.27
NEVADA	10.82
COLORADO	10.90
ARIZONA	11.23
NEW MEXICO	11.24
FLORIDA	11.36
KANSAS	11.52
	I

MOST FOCUSED



14.55
13.80

MOST FOCUSED DRIVERS BY STATE

MOST FOCUSED	DISTRACTED DRIVING PERCENTAGE	MOST DISTRACTED	DISTRACTED DRIVING PERCENTAGE
OREGON	8.46	LOUISIANA	15.06
WASHINGTON	10.04	MISSISSIPPI	14.55
WEST VIRGINIA	10.24	ILLINOIS	13.80
UTAH	10.27	NEW YORK	13.69
NEVADA	10.82	NORTH CAROLINA	13.48
COLORADO	10.90	DISTRICT OF COLUMBIA	13.24
ARIZONA	11.23	SOUTH CAROLINA	13.07
NEW MEXICO	11.24	MINNESOTA	12.98
FLORIDA	11.36	MASSACHUSETTS	12.95
KANSAS	11.52	ALABAMA	12.76
MONTANA	11.55	NEBRASKA	12.72
GEORGIA	11.61	WISCONSIN	12.67
KENTUCKY	11.77	VIRGINIA	12.62
DELAWARE	11.81	IOWA	12.58
INDIANA	11.86	MISSOURI	12.51
оню	11.88	NEW JERSEY	12.47
TENNESSEE	11.96	MARYLAND	12.42
CONNECTICUT	11.98	MICHIGAN	12.40
OKLAHOMA	12.04	TEXAS	12.31
ARKANSAS	12.08	PENNSYLVANIA	12.15

Due to low or no volume, the 2025 Focused Driving Report does not include driver data from the following states: Alaska, California, Hawaii, Idaho, Maine, North Dakota, South Dakota, Vermont, and Wyoming.

MOST FOCUSED DRIVERS BY METRO AREA

Among census areas with an overall population of at least 250,000 in which at least 400 drivers share driving data, **Portland**, **Oregon** earns the title of the most focused metro area, with drivers picking up their phones 7 fewer times every 100 miles than those in **New Orleans**, **Louisiana**—the most distracted metro area.

I put my phone on "do not disturb" mode before I even start the car. Out of sight!

FEMALE • 22 • OREGON

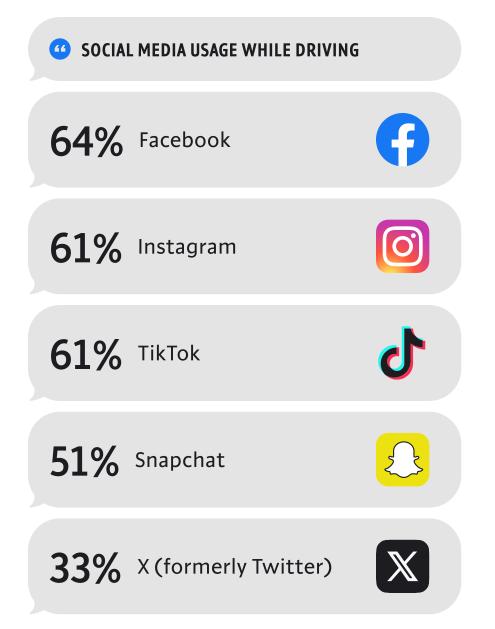
MOST FOCUSED	DISTRACTED DRIVING PERCENTAGE	MOST FOCUSED	
PORTLAND, OR	8.74	PORTLANI	D , OR
COLORADO SPRINGS,	CO 9.84		DD%
SEATTLE, WA	9.88		
MESA, AZ	10.04		.74
TUSCON, AZ	10.29	Ö	./4
HENDERSON, NV	10.45		
EL PASO, TX	10.90		
LAS VEGAS, NV	10.96		
FORT WAYNE, IN	11.06	MOST DISTRACTED	DISTRACTED DRIVING PERCENTAGE
CHANDLER, AZ	11.07	NEW ORLEANS, LA	15.20
		MILWAUKEE, WI	14.20
		MEMPHIS, TN	14.15

MOST FOCUSED DRIVERS BY METRO AREA

PORTLAND, OR8.74NEW ORLEANS, LA15.21COLORADO SPRINGS, CO9.84MILWAUKEE, WI14.21SEATTLE, WA9.88MEMPHIS, TN14.16MESA, AZ10.05CHICAGO, IL14.08TUCSON, AZ10.30NEW YORK, NY13.85HENDERSON, NV10.46BALTIMORE, MD13.77EL PASO, TX10.90CHARLOTTE, NC13.56LAS VEGAS, NV10.97ST LOUIS, MI13.55LAS VEGAS, NV10.97ST LOUIS, MI13.54FORT WAYNE, IN11.07HOUSTON, TX13.35CHANDLER, AZ11.07WASHINGTON, D.C.13.24SAN ANTONIO, TX11.17DALLAS, TX13.16AURORA, CO11.20MINNEAPOLIS, MN13.15JACKSONVILLE, FL11.20PHILABELPHIA, PA13.09DENVER, CO11.22OMAHA, NE13.07AUSTIN, TX11.52CINCINNATI, OH12.33PHOENIX, AZ11.64IOLISVILLE, KY12.60WICHTA, KS11.83IOLIANATI, OH12.30PITSBURGH, PA12.03ATLANTA, GA12.26NASHVILLE, TN12.13FORT WORTH, TX12.25DETROIT, MI12.16MIAMI, FL12.22KANSAS CITY, MO12.20TULSA, OK12.21	MOST FOCUSED	DISTRACTED DRIVING PERCENTAGE	MOST DISTRACTED	DISTRACTED DRIVING PERCENTAGE
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KANSAS CITY, MO 12.20 TULSA, OK 12.21	DETROIT, MI	12.16	MIAMI, FL	12.22
	KANSAS CITY, MO	12.20	TULSA, OK	12.21

MOST DISTRACTED SOCIAL MEDIA ACTIVITY

13% of survey respondents admitted to using social media while driving. Of the respondents that admitted to using social media, the apps they were most likely to use were:



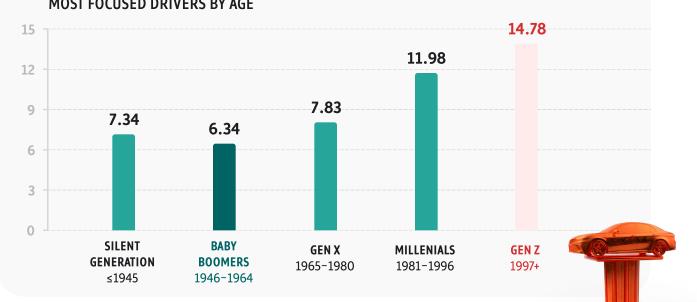
MOST FOCUSED DRIVERS BY AGE

Baby Boomers are the most focused generation by a hair, using their phones just one fewer time every 100 miles than both the Silent Generation and Gen X. As the most distracted generation, **Gen Z** uses their phones more than twice as much as Baby Boomers.

You simply need to put the phone down. I've seen a lot of younger drivers texting while the car is actually in motion.

MOST FOCUSED	DISTRACTED DRIVING PERCENTAGE
BABY BOOMERS	6.34
SILENT GENERATION	7.34
GEN X	7.83
MILLENIALS	11.98
MOST DISTRACTED	
GEN Z	14.78

MALE · 61 · IOWA



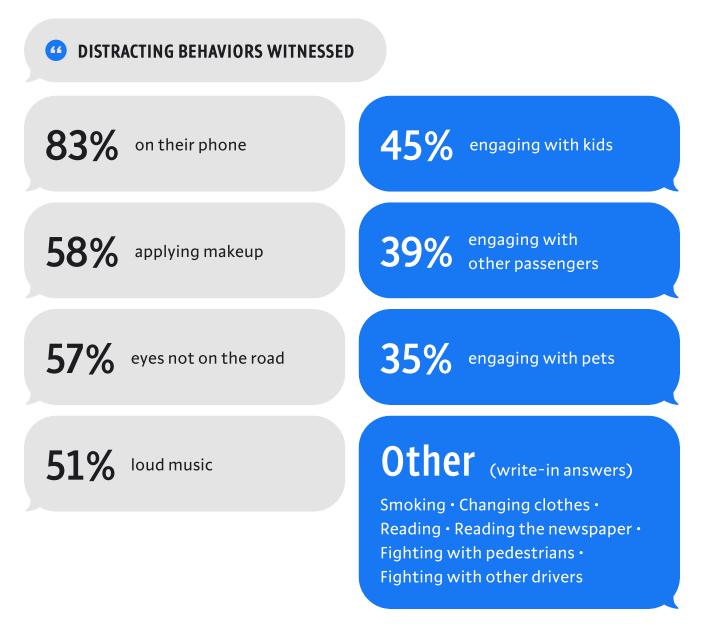
MOST FOCUSED DRIVERS BY AGE

MOST FOCUSED

BABY BOOMERS

MOST DISTRACTED DRIVING BEHAVIORS

Types of behaviors survey respondents have reported seeing other drivers engage in:



MOST FOCUSED DRIVERS BY TIME OF DAY

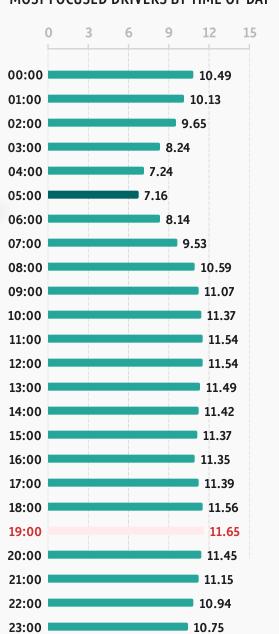
The most focused drivers are on the road in the wee hours of the morning, with 5 a.m. seeing the lowest distracted driving percentage of about 7.00. From 8 a.m. until 1 a.m. the next day, scores don't drop below 10.

MOST FOCUSED



 Accidents can happen in a blink of an eye, so it's always good to focus on the road and look at your phone once you reached your destination safely.

MALE • 40 • ILLINOIS



MOST FOCUSED DRIVERS BY TIME OF DAY

MOST DISTRACTED DRIVING EXPERIENCES

DISTRACTING DRIVING EXPERIENCES

Experience with distracted driving:

Of those that had experienced a close call or accident:

34% have experienced a close call, but not an accident

7% have been in an accident

say the experience 60% changed their driving behavior

14% only changed their behavior temporarily

5% have had both a close call and accident

have not 54% experienced either 20%

stated they didn't change their behavior, but they pay closer attention when driving

OUR COMMITMENT CONTINUES

At Root, we believe in the power of data.

Data fuels the actions we take and empowers safer driving—and we're committed to making roads safer by sharing the data we gather and advocating for driving safety.

We're just as dedicated to our customers who are committed to focused driving, and we'll continue to celebrate them by rewarding the best drivers with the best rates. Because when the roads become safer, everyone wins.

REWARDING FOCUSED DRIVING

The majority of respondents said they were more likely to avoid using their phones while driving if their car insurance provided a discount for focused driving.



METHODOLOGY

DRIVING DATA

This report is based on an analysis of 1,300,240,818 miles driven by people who completed the Root test drive in 2024. To be included, each user must have driven for at least 30 miles and provided demographic information from their driver's license. Only the 49 states in which Root has driving data.

All data shared in this report is based on the arithmetic among those who have agreed to participate in mean for drivers in each specific category. To ensure data integrity, detailed statistics have a sample size of at least 400 drivers. City data was limited to metro populations of at least 250,000. A distracted driving event is defined as unusual phone activity from the user's phone, measured via smartphone sensors, while the car is in motion.

It only takes a split second of distraction to cause a serious accident.

MALE • 44 • RHODE ISLAND

This analysis is based on data obtained from drivers in 49 states who downloaded and drove with the Root app. This report does not include data that reflects show Root prices an individual's auto insurance policy.

All data was collected with the user's permission. Root is committed to protecting individual driver information and does not sell user driving data.

SURVEY DATA

In addition to driving data, Root used survey data. The survey was conducted online within the United States by Root, Inc., using Qualtrics Panel from April 15, 2025 to April 22, 2025 from a pool of 500 respondents.

Respondents for this survey were selected from online surveys. The data has been weighted to reflect the composition of the adult population. Because the sample is based on those who agreed to participate in our panel, no estimates of theoretical sampling error can be calculated. Propensity score weighting was also used to adjust for respondents' propensity to be online.

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments. All that can be calculated are different possible sampling errors with different probabilities for pure, unweighted, random samples with 100% response rates. These are only theoretical because no published polls come close to this ideal.



Stay alive, just drive!"

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